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ABSTRACT

The need for financial aid programs for students in junior colleges is demonstrated in this report and recommendations are made for establishing them. Grants can be outright, requiring no payback, or contingent, requiring payback in money or labor. A financial program is generally some combination of scholarships and fellowships, loans, and student employment. Examples are given for the various types of grants and/or loans along with potential sources of funds, such as state and federal donations, philanthropic foundations, alumni, business corporations, churches, service groups, and governmental agencies. It is felt that as much control of financial aid programs as possible should be maintained in one office, and that one administrator should have ultimate control. Plans should be made for the collection of delinquent loans before first loans are given out. A periodic review of financial aid policies is necessary. (CA)

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ESTABLISHING A SOUND FINANCIAL AID PROGRAM IN A JUNIOR COLLEGE

A REPORT OFFERED IN PARTIAL FULFILLMENT OF THE

REQUIREMENTS OF THE COURSE

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CLEARINGHOUSE FOR
JUNIOR COLLEGE
INFORMATION

ESTABLISHING A SOUND FINANCIAL AID PROGRAM IN A JUNIOR COLLEGE

INTRODUCTION

This paper attemps to demonstrate the need for a financial aid program for students at the junior college level. The major considerations that have an influencing effect upon a potential student's decision as to where to attend college are quite often financial in nature.

After demonstrating the need for a financial aid program at the junior college level, the paper discusses some of the factors constituting a financial aid program. It should be assumed that if a financial aid program is to be established, it should be soundly designed so that the program will be both long–lasting and beneficial to the students of the institution.

The factors discussed are based on sources found in the library and on the writer's personal knowledge, gained while working with the financial aid program at the University of Florida.

Examples are given of factors which constitute a sound financial aid program. The examples are presented in such a way that a portion could be omitted and the junior college could still develop a sound financial aid program.

Some recommendations are offered for establishing a financial aid program and making the program work for the benefit of the junior college students without unduly burdening the staff charged with the responsibility of making the entire program function.

The cost of obtaining higher education has risen greatly in the past and seems to be continuing its upward spiral. As a point of reference, "in 1653 the total cost of a college education ranged from £30 2s. 1 1/4d. to £61 11s. 8 3/4d. or from $100 to $200 paid in silver and groceries."[1] This total cost included room, tutoring, and board.

> The earliest record of a boy's working his way through an American college is preserved in the stewards books at Harvard. Zechariah Brigden entered Harvard College at the age of 14 and was graduated four years later with the class of 1657. The records reveal that charges against him for college bills included *commones and sizinges* or board, food and drink ordered from the buttery, *tuition, study–rente and beed* or room and bed, *fyre and candell* or heat and light, *wood, etc.*,, and a charge for *bringing corn from Charlston*. He was given credit for *silver, sugar, wheatt, malte, indian* (corn), *hooge,* and *a bush. of parsnapes* on December 31, 1654, there was *geuen him by ringinge the bell and waytinge – £1 2s. 6d.* This is the first record of a self–supporting college student in this country.[2]

The cost of a college education today is, of course, comparatively higher. How much higher depends upon a number of factors such as where the student lives, and which college he chooses to attend. In California, if the student lives in the same junior college district as the junior college he is attending, there is no tuition.[3] The cost of books can easily run $200 for the two years he is attending junior college. This happens to be one of very few examples where tuition is less than $100 to $200 per academic year. In California, the taxpayers pay for education so that the students will not have to.

If, on the other hand, the student is attending an independent, non–public junior college such an Penn Hall Junior College, located in Chambersburg, Pennsylvania, the tuition alone is $3,050 per academic year.[4]

Between these extremes are junior colleges such as the public junior colleges of Florida where the average tuition is $200 to $225 per academic year if the student is a Florida resident.[5]

Along with the rise in the cost of a college education has been a tremendous growth in the number of high school graduates who wish to pursue a college education. Although the number of students wanting a college education has risen, the level of

income of their families has been increasing at a slower rate. Even though the average income for the nation has risen, college looks accessible as well as necessary for advancement to people from lower and lower stratas of the American economy.

As the cost of a college education rises, the families of college students have an increasingly more difficult time paying for their child's education because, "of the total annual expenditure of college students, roughly 60 percent on the average is met from money contributed by parents. Of the average total for single students of $1,550, about $950 came from parents, $360 from money earned, $130 from scholarship, and $110 from other sources."[6]

It has been found that "one out of four families undertook additional work and one half of the families had money set aside,"[7] so that they could contribute to the cost of their child's college education. As the parents are able to pay less of the cost of their child's college education, the student must pay more of his own educational costs. This, of course, increases his need for financial aid.

As costs rise and the student is forced to become responsible for meeting them, he looks for ways to get the costs reduced. As the following statistics point out, more and more students are considering financial matters when deciding which college to attend. Of the 36,424 entering freshmen and transfer undergraduates that entered Florida junior colleges in the fall term, 1969, 7,045 selected a junior college because it was inexpensive. Another 9,091 selected a junior college because it was close to home. Still another 1,139 made their selection because of financial aid opportunities. This means that 17,275 or 47 percent of entering students listed something related to financial considerations as a factor in selecting a particular junior college.[8] It is also possible that many other students had financial needs, but did not indicate that need was the largest factor in their decision.

If 47 percent of the entering students in the junior colleges of Florida indicate financial reasons are a strong influence in their choice of schools, then it could be assumed that junior colleges need financial aid programs to assist their students in obtaining higher education.

Another view that supports this assumption is that, "junior college students come from homes with less financial resources than those who attend other colleges. A recent study in Florida indicated that twice as many students reporting family incomes above $10,000 were enrolled in a state university as were enrolled in the community junior college in the same town."[9]

Although the cost of obtaining a college education is continuing to rise, more American citizens desire such an education. They feel that with more education they may become more productive individuals both for themselves and society. As this increasing number of people want services from our institutions of higher learning, the government, the federal government in particular, has realized it can benefit the country as a whole by financially supporting education. As a result, the federal government began to pass acts that would help higher education. The importance of education, however, is not a new realization to government. The heritage of our country reflects an early concern for educating its citizens.

> Thus as this new nation was born it fell heir to a sense of responsibility for the education of its children – a heritage that became part of a basic political philosophy recognizing universal education as a primary source of our national strength and unity – a philosophy deeply rooted in the conviction that only enlightened citizens can and will make choices worthy of a free people.[10]

This philosophy has borne fruit over the years. "In the ensuing years this philosophy has been reinforced and extended through the Morrill Act of 1862 which made grants of land to the states for colleges of Agriculture and Mechanic Arts. Federal appropriations to these institutions were initiated through the Hatch Act of 1887 and three years later the second Morrill Act instituted further appropriations for instruction in the land grant colleges."[11]

These acts were aids to education, but they were aids to the institutions of higher learning, and not direct aids to the students.

The junior college movement has helped to reduce the cost of a college education as shown in "a survey by D'Amico and Prohl [which] revealed that the two leading reasons given by graduates for attending Flint Junior College were: (1) 'cheaper than going away to school' and (2) '. . .only way I could attend college.' The lower

tuition charges coupled with the difference in cost a student is able to save by living at home as opposed to living on a campus,"[12] does lower the costs. Even though junior colleges have helped reduce the total costs of college, financial aid to students is necessary to help overcome other rising costs.

The federal government, recognizing this, began to pass acts that were direct aids to the students.

> In 1917 came the beginning of the Federal Vocational Education Acts, which have been strengthened consistently for the past fifty years. Laws have been enacted providing aid to school districts where there has been a federal impact and in 1958 the National Defense Education Act became law. The National Defense Education Act is one law which touches each level of education from elementary to the graduate. It is a major breakthrough in the effort to see that every young person from the day he first enters school, should have an opportunity to develop his gifts to the fullest extent. It is a recognition that in a society of free men the individual is the first line of defense against the perils without and within.[13]

The National Defense Education Act of 1958, which has a large portion for loans to students, and is probably one of the greatest pieces of legislation next to the G. I. Bill to help students wanting a college education, was not the first federal loan to students, however. "World War II saw the first federal student loan program in which juniors and seniors or graduate and professional students in science, engineering or health programs could borrow up to $500 per year if they agreed to work in the war effort after graduation".[14]

> The cost of attending a college or university is, of course, related to the scholarship policy. If college costs are increasing, particulary with reference to expendable family income, then one may ask is the amount of money for scholarships increasing proportionately. If costs are decreasing, the need, for scholarship money might be diminishing, assuming other conditions to be unchanged. If costs of attending college are rising and at the same time a higher proportion of college students come from economically less favored groups, the need will increase. If a higher proportion of the college students of the future should come from families substantially larger than the

average for today, there may be a larger demand for financial aid or for reduced costs.[15]

Since costs are rising and students are from families of lower economic groups, financial aid must be a prime consideration for the school.

> There are two kinds of financial awards: outright grants and contingent grants. The former do not require repayment in any form. Contigent grants, however, require repayment in cash or in labor. Examples of outright grants are scholarships, fellowships, and prizes. Work scholarships, student loans, student assistantships, and research fellowships are examples of contingent grants. The three main types of aids which are available in most colleges today are (a) scholarships and fellowships, (b) loans, and (c) student employment.[16]

Within this framework the following definitions are arbitary:

1. "Scholarships are outright grants, awarded with emphasis upon the recipients' scholastic ability;

2. Scholarship loans are self–contradictory and should be called 'tuition loans', 'long–term loans', 'short–term loans', and so forth;

3. Fellowships are outright grants customarily carrying a relatively high stipend for past graduate study or travel with greater emphasis being placed upon scholastic ability than upon financial need and other factors;

4. Prizes are gifts awarded to the winner of some specific competition without regard for financial need;

5. Loans are advances with contractual obligation to repay at a future specified date or dates with or without interest. If without interest, loans for tuition payment may be considered deferred tuition;

6. Student employment may be institutional or non–institutional;

7. Grants–in–aid are contingent grants awarded to selected students for specific skills. These mainly go to athletes. Grants–in–aids can be put in any of the first three of the four examples of contingent grants, if any are considered broadly. When they go to athletes some people consider them as merely 'muscle bribes'."[17]

Financial awards must be administered so as to be sure they help the students for whom they are intended, in accordance with the school's policies. Consequently, a student personnel program of some magnitude is necessary. The current policies of colleges differ widely. "For example if the institution believes that aid should be concentrated on the most promising scholars, the critical threshold of intellectual ability will be established at a high point for most forms of aid. If the college believes that aid in small amounts should be granted to needy students, then the critical thresholds for all types of aid will be low."[18] "Faculty participation in the student personnel program is the key to a well–organized program which will be of maximum value to the largest number of students. Each institution must determine for itself, in light of its own particular point of view, what the role of the faculty in this or any other program should be."[19]

In developing student personnel services for an institution, the function of the person or persons charged with the responsibilities of financial aid should be considered in light of a list of duties given by Max Raines in the *Junior College Journal.* He states that the functions of the financial aid unit are as follows:

a. administering student loans;

b. handling part–time employment;

c. seeking funds for grants–in–aid;

d. analyzing financial needs of students.[20]

While the student personnel services area is developing, these functions "generally . . . will have an embryonic state in one or more of the other administrative units. Eventually, with increased size comes a 'spin off' effect that may necessitate establishment of a separate special services unit."[21]

In addition to the four functions of the financial aid unit listed above, "it is the duty of each college (financial aid unit) to make known to the public and to prospective students, honestly and realistically the cost of education and the available sources and types of aid."[22] To accomplish this fifth function, the financial aid unit must be sure the institution is availing itself of every possible source of funds, to the maximum needs of the students in line with the institutions policies. To do this, the financial aid unit must be aware of all possible sources of funds.

Of the grants mentioned above, there can be many different sources. Following are some examples for each kind of grant, but this list is not meant to be inclusive:

1. Scholarships – alumni; business corporations; churches; governments (usually for special fields of study, such as teaching or military science) and service clubs;

2. Fellowships – governments; philanthropic foundations;

3. Prize – philanthropic foundations and service clubs;

4. Loans – alumni; business corporations; governments; philanthropic foundations; and service clubs;

5. Student Employment – business corporations and governments;

6. Grants–in–aid – alumni; athletic associations and governments.

An institution unusally raises its funds from sources such as these if they agree with the policies of the institution. If the institution's policies are to help the most promising students, it would not solicit much from those sources which believe in equal opportunity for all and that need should be the major consideration. Instead, such an institution would look to those sources which stress academic excellence. Those schools that believe in helping the needy students without stressing academic excellence, would look to those sources that believe in equal opportunity for all.

Junior college policies tend to be slanted toward giving each student an equal opportunity to get at least two years of college. With that in mind it becomes obvious that some financial aid programs are more suited to junior colleges than others.

Of the sources for scholarships already mentioned, the alumni of the school are a good source for funds, especially if the school is established (old enough to have graduates who have gone on to graduate from senior institutions and possibly have a graduate degree). The junior college must keep in mind that higher institutions will be looking to this same group for donations.

Business corporations are a good source of donations if the junior college is supplying the business with employees. If the school is sensitive to the needs of the industry and supplies it with good, well trained employees, the school stands to receive large gifts from the industry, if for no other reason than to help foot the bill of training employees.

Churches and service clubs are sources of funds for scholarships, but these gifts tend to have strings attached. A church may donate enough money for two scholarships, but require that they be given to members of the denomination.

Governmental agencies may donate funds for scholarships, but the funds are usually restricted to particular fields of study, such as education.

As the previous discussion indicates, scholarships can vary in as many ways as there are different sources of funds, because most people who donate funds for scholarships place restrictions on their use. For example, the government restricts funds it gives to education. At the present time, the largest federal government donations to educational scholarships are in the Educational Opportunity Grant funds. These funds are restricted to the very needy students. The financial aid unit must report and prove that it gives these funds only to students from low income families.

The federal government also gives similar grant funds to colleges with nursing programs. If a nursing student is needy and comes from a low income family, the nursing student can be given a scholarship type grant for studying nursing.

State governments give donations to education for scholarships, but the funds are often restricted to the most promising students or to a special program such as vocational rehabilitation.

Prizes from philanthropic foundations, service clubs, or any other source can be very benefical to a financial aid program, as they tend to reduce the amount of other types of financial aid the winning student needs. The financial aid unit usually has little administration concerned with these types of prizes. It should, however, be aware when a student of the school wins such a prize and the amount of the award.

The state of Florida and other states have special programs for education and nursing students when they receive the money as a scholarship, but if they fail to go to work in the field after graduation, they must pay the money back as a long–term loan.

Like scholarships, there are many sources of loan funds, such as philanthropic foundations, churches, service clubs, etc. The institution must be sure it can utilize the funds within the restrictions set, prior to accepting the funds, as it is very difficult to change the restrictions afterwards. The junior college should have long–term loan programs to help students, but it should also have short–term loans to help students who run into emergency situations and need loans for only a short period of time.

Loans have two major sources – federal and non–federal. Federal loans are usually long–term loans with low interest rates. They can be general in nature, such as the National Defense Loans, with need as the primary criteria for the award. Federal loans can be for a special national background, such as the Cuban Loan Program where the basic criteria is Cuban citizenship. Another kind of federal loan is the loan for particular fields of study, such as the Health Profession Student Loans. The two basic criteria are that the recipient be studying to become a doctor, nurse or pharmacist and have a financial need. The loan program for medical students is not available to junior college students but the loan program for nursing and pharmaceutical students would be available to junior college students if the junior college taught courses in these fields.

Still another kind of federal loan is the guaranteed bank loan. This loan is available to students from local banks (if the banks want to participate). The federal

government pays all interest while the student is in school and guarantees to make the loan good to the bank, should the student borrower fail to make required payments after leaving school.

Non–federal loans can be almost as varied as their sources. These funds can be derived from almost any source, from individuals to governments and can range from very general, in the criteria for award, to very narrow and restricted to a select few students. In a limited way these funds can be controlled, but it should be at the point of donation. These are necessary to aid those students who need financial aid, but for some reason cannot qualify for a National Defense Student Loan. There is a place for each type of loan.

"Student loans are becoming more common and increasingly important as a means of financing a college education."[23] There are a number of federal loan programs in which a junior college may participate.

All public and most non–public junior colleges can and should participate in the National Defense Student Loan Program. The federal government supplies 90 percent of the loan money to the institution and the institution must match this with 10 percent of the total loan fund. These loans are available to needy students up to $1,000 per year. The institution decides who gets loans from the fund, but the decision must be made within the guidelines established by the United States Department of Health, Education and Welfare, and the requirements are spelled out in a manual supplied to each participating institution. There is no interest to the borrower while carrying at least a half–time academic load, as specified by the institution, and for nine months after ceasing to be in this status. The loans then bear an interest charge of 3 percent per annum. These loans have other benefits, such as, deferment for military service and cancellation of portions for teaching service.

Most junior colleges can assist students in getting a guaranteed bank loan if the student does not qualify for a National Defense Student Loan. If the family's adjusted gross income is less than $15,000 per year, the government pays the interest to the bank on these loans until after the student has been graduated.

If the junior college has any Cuban students who are still classified as alien Cuban citizens and are not naturalized American citizens, the school can participate in

the Cuban Loan Program. It is similar to the National Defense Loan, but the institution does not have to match the federal money. Also, the institution does not have to attempt to collect the loans after the student leaves school. Each time a student borrows on this program, a note is signed and the note is sent to the United States Office of Education. That office is responsible for the collection of the loan.

If the junior college has a training program for nurses, it can obtain funds such as National Defense funds for the nursing students. These funds have to be matched by the institution in the same ratio as the National Defense Loan funds, nine-to-one. The biggest difference is that the National Defense Loan Program is administered by the Commissioner of Education of the Department of Health, Education, and Welfare, while the Nursing Loan Program is administered by the Commissioner of Health under the same department.

Student employment is another way of helping the student help himself, and there should be a large place for employment in each financial aid program at the junior college level. There are federal funds to help the junior college hire students, and it is called College Work–Study Program. There are many places in the community for students to work. In fact, it is good to help the student find part–time work in an industry or trade that is compatible with his course of study. It is not recommended that a business student be placed in a job digging ditches or that an automobile mechanic student be placed in an office job. Making student jobs compatible to fields of study helps the student gain experience while going to school and can also help strengthen the knowledge the student is acquiring in the classroom.

Under the College Work–Study Program, the federal government pays 80 percent of the salary (within limits) and the institution must pay 20 percent. The students that can work under this program must prove a financial need. The family income level does not have to be as low as for either the Educational Opportunity Grant or the National Defense Student Loan proprams.

Junior colleges should also use some of their regular salary funds for student employment to aid those students who do not qualify for the College Work–Study Program. If all campus jobs are filled by College Work–Study Program students, then the institution should have good contacts with the community for placing those students who do not qualify, but need jobs to help themselves through college.

Grants–in–aids are primarily aids to athletes, and if the athletic teams do well in competition with other schools, there will often be no problem finding sources for the grants–in–aids. It is even purported that outstanding athletic teams help raise funds for other purposes and other financial aid programs. In reality they are a type of student employment, in that the athletes have to agree to attempt to perform while attending school.

Each junior college should participate in as many federal programs for which it can qualify. The loan and work programs stretch the institution's funds eight and nine fold.

Each junior college should work to get as much money donated as possible for loans and scholarships, but it should always be sure it can utilize the funds within any restrictions that are placed on the use of the donated funds, prior to accepting the funds.

Each junior college should strive to have the best ratio of scholarships, loans and employment funds and opportunities to best meet their individual needs within the financial aid policies. A permanent committee should be formed shortly after founding the school to set the financial aid policies and to continuously study the policies to determine if the policy needs improving, in light of the student population and its needs. The policy should not be set one time and forgotten, because circumstances change and the entire student body will change within two years. With this continuously changing student population, the financial needs of the student population will probably be continuously changing. The policy should not be set only for honor students and the most promising students, if the school is primarily populated by students from educationally disadvantaged backgrounds. If the policies are set too high for the student population, then the financial aid program of the school will not do an adequate job of helping the students who need it.

The chief business officer should be of assistance in establishing and maintaining records, so as to be able to submit the reports that are necessary to meet the minimum requirements at least of the federal government on the programs in which the school participates. If the business office is not involved in the control of the programs it should at least cooperate with the financial aid unit and assist in any way possible.

The junior college should be sure that any restrictions placed on private donations do not require more record keeping and work than is required by the federal government.

Once the committee is established, has set a financial aid policy for the institution and is committed to a regular, periodic review of the policies, the institution is ready to solicit funds. It must always be kept in mind that matching funds must be on hand, if not already deposited into the special funds, to be deposited before or at the time the federal funds are deposited for the federal loan funds. Privately donated funds can be used for these matching funds if the restrictions placed on the donations by the donar permit it.

Any financial aid program should not be of a single type. It should be some combination of all three main types to be fully effective, as there is a place for all three types in each financial aid program. No matter how large a school grows, the financial aid program should be administered, within reason, out of one office or suite of offices. Splitting up the types and/or groups within types should not be done. Federal loans should not be administered in one office, short–term loans in a second, and long–term loans in a third. The basic controls that should be set within the policy will be lost if the financial aid program is split up in different offices.

One administrator should have ultimate control of the financial aid program. When the program is small he can probably control it as part of his duties, but as the school and program grows and employees are added to help with the administration of the program, one person must remain ultimately responsible for the financial aid program of the institution.

In summary, the costs of obtaining a college education have risen over the years and at the same time colleges are serving increasing nunbers of students. As the number of students who enter institutions of higher education increases, the financial ability of the families of these students decreases.

Even though, the families contribute approximately 60 percent of the costs, the students must pay a large portion of the costs themselves. The institution should have a financial aid program to assist the students in paying the costs of their respective college educations.

There are three basic types of financial aid to assist students. Each institution should have some combination of each of the types so as to give each student what best suits his needs and what he is qualified to receive. If the student qualifies, in line with the school's financial aid policies, some combination of all three types should be awarded.

The control for the financial aid program should be maintained in one office as much as realistically possible, especially on loans where the school is responsible for the collection of the loan from the student borrower when it comes due.

Plans should be made for the collection of delinquent loans before the first loans are given out. Delinquent loans are difficult to collect, however, with diligence from the beginning, few loans will become deliquent.

FOOTNOTES

[1]Russell T. Sharpe, *et al.* "Financial Assistance for College Students," *American Council on Education Studies – Series VI* – Student Personnel Work No. 7 (Washington: September, 1964) p. 1.

[2]Walter J. Greenleaf, *Working Your Way Through College,* Vocational Division Bulletin No. 210 – Occupational Information and Guidance Series No. 4, (Washington: U.S. Gov't. Printing Office, 1941) p. 1.

[3]William A. Harper, ed., 1970 *Junior College Directory* (Washington: American Association of Junior Colleges, 1970) pp. 16–19.

[4]*Ibid.* pp. 64–65.

[5]*Ibid.* pp. 26–27.

[6]John B. Lansing, Thomas Lorimer, and Chikashi Morguchi, *How People Pay for College* (Ann Arbor: Survey Research Center, Institute for Social Research, University of Michigan, 1960) p. 1.

[7]*Ibid.* p. 36.

[8]Florida Department of Education, *Characteristics of College Students – Entering Freshmen and Transfer Undergraduates – Junior College Survey* (Tallahassee: Fall, 1969) *Passim*.

[9]Floyd Christian and James L. Wattenbarger, "Ten Years – A Plan Evolves in Florida" *Junior College Journal* XXXVIII (September, 1967) p. 46.

[10]Sterling M. McMurrin, "The Federal Government in Education," *Government and Education,* Bower Aly, ed., (columbia, Mo.: Artcraft Press, September, 1961) p. 12.

[11]*Ibid.*

[12]Louis A. D'Amico and Robert W. Bokelman, "Tuition and Fee Charges by Public Junior Colleges, 1961–62" *Junior College Journal* XXXIII (September, 1962) pp. 36–37.

[13]McMurrin, *Op. Cit.*

[14]Rexford G. Moon, Jr. "Student Aid and the Federal Government" *Higher Education and the Government,* Charles Dobbins, ed., (Washington: American Council on Education, October, 1962) pp. 30–44.

[15]Elmer D. West, ed., *Background for a National Scholarship Policy* (Washington: American Council on Education, October, 1955) p. 13.

[16]Sharpe, *Op Cit.* p. 14.

[17]*Ibid.* pp. 14–16, & 26.

[18]*Ibid.* p. 26.

[19]Donald W. Robinson "The Role of the Faculty in the Development of Student Personnel Services," *Junior College Journal* XXXI (September, 1960) p. 21.

[20]Max R. Raines "The Student Personnel Situation" *Junior College Journal* XXXVII (February, 1966) p. 7.

[21]*Ibid.*

[22]Sharpe, *Op. Cit.* p. 32.

[23]Richard C. McKee, *Financial Assistance for College Students – Undergraduate and First–professional,* (Washington: U.S. Printing Office, 1965) pp. 8–9.

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